

Borrower Name: **Morgan**
M&B File #**11-12616MS**
Loan # **1065098670**

PREPARED BY:
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STATE OF Ohio

COUNTY OF Franklin

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on the **21 day of September, 2007**, **Thomas E. Morgan, Sr. and Karen L. Morgan, husband and wife** executed a Deed of Trust in favor of **Larry A. Weissman**, Trustee, for the benefit of the owner and holder of certain indebtedness, **SunTrust Mortgage, Inc., a Virginia Corporation**

Said Deed of Trust is of record in Deed of Trust Book **2,796** at Page **1** in the office of the Chancery Clerk of **DeSoto** County, Mississippi pertaining to the following described property situated in said County and State, to-wit:

Indexing Instructions: Lot 22, Section A, Encore PUD, Sections 5 & 8, T2S, R9W, DeSoto County, Mississippi

WHEREAS, the owner and holder of said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and holder of said indebtedness does hereby desire **Philip L. Martin** to act as trustee in the place and stead of **Larry A. Weissman**, as appointed under said deed of trust, the undersigned does hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said **Philip L. Martin** as Substitute Trustee in the place and stead of the said **Larry A. Weissman**, or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said owner and holder has further requested the said **Philip L. Martin**, Substitute Trustee, under said deed of trust to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of trust as thought the said **Philip L. Martin** had originally appointed as Trustee thereunder.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 11th day of FEB, 2012.

JPMorgan Chase Bank, National
Association,

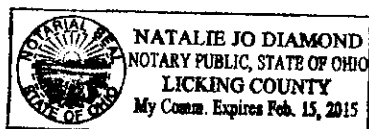
By: 

Name: Kimberly McClenathan

Title: Vice President

STATE Ohio
COUNTY Franklin

Personally appeared before me, the undersigned authority in and for the said county and state, on the 11th day of FEBRUARY, 2012, within my jurisdiction, the within named Kimberly McClenathan duly identified before me, who acknowledged that he/she is Vice President of JPMorgan Chase Bank, NA, and that for and behalf of said corporation, and as its act and deed and that is said representative capacity, he/she executed the above and foregoing instrument, after first having been duly authorized so to do.



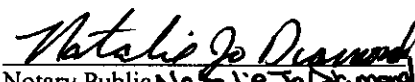

Notary Public Natalie Jo Diamond
(SEAL)
My Commission Expires:
2-15-15

EXHIBIT A

Lot 22, Section A, Encore PUD, situated in Sections 5 & 8, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 98, Pages 46-47, in the Office of the Chancery Clerk of DeSoto County, Mississippi.